Electronic Acknowledgement Receipt		
EFS ID:	5204408	
Application Number:	10749696	
International Application Number:		
Confirmation Number:	2179	
Title of Invention:	System for reducing disputes of credit transactions	
First Named Inventor/Applicant Name:	Lorrie A. Creveling	
Customer Number:	53636	
Filer:	Edward Winton Yee/Shanova Banks	
Filer Authorized By:	Edward Winton Yee	
Attorney Docket Number:	2348.0070000	
Receipt Date:	23-APR-2009	
Filing Date:	31-DEC-2003	
Time Stamp:	13:46:21	
Application Type:	Utility under 35 USC 111(a)	

# **Payment information:**

Submitted with Payment	no
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# File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		23480070000 AMEND 111.pdf	466355	ves	12
·		172b4f59c39656119e5799b574fb5cf4575d 29c9	<b>'</b>	-	

	Multipart Description/PDF files in .zip description			
	Document Description	Start	End	
	Miscellaneous Incoming Letter	1	1	
	Amendment/Req. Reconsideration-After Non-Final Reject	2	2	
	Claims	3	7	
	Applicant Arguments/Remarks Made in an Amendment	8	12	
Warnings:				

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#### Information:

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#### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.